

Benefit protection during leaves of absence

For medical leaves

- Do not resign your position while on sick leave without first consulting the BCTF Income Security Division and your local.
 - Resignation will terminate your eligibility for most benefits.
- A. Paid sick leave**
While absent because of illness and receiving paid sick leave (i.e., your regular salary), all of your benefits and BCTF membership are maintained as if you were still working, and premiums or contributions towards all benefits are deducted as usual.
- B. BCTF Salary Indemnity Plan**
- Upon application to the BCTF, members who are disabled may receive wage loss benefits following termination of paid sick leave.
 - Complete plan regulations are in the *Members' Guide*, Policy 13C.
 - Check with your school board office or local to ensure that premium payments and benefit coverage will be maintained for:
 - BC Medical Service Plan (MSP)
 - Extended health benefit plan (EHB)
 - Dental plan
 - Group life insurance plan(s)
 - If approved for SIP benefits, pension service is reported by the BCTF to the Teachers' Pension Plan.
- C. Employment Insurance sickness benefits**
- No Employment Insurance benefits are payable if receiving BCTF Salary Indemnity Plan benefits.
 - If you have been receiving regular EI benefits, the combination of these regular benefits and special benefits, (i.e. maternity, parental and sickness) cannot exceed the greater of 50 weeks of benefits or your regular EI benefit entitlement, except for birth mothers who may receive up to 65 weeks of benefit.
 - Regular EI benefits may be available after expiration of EI sickness benefits if you are able to work.
- D. Workers' Compensation**
- If your absence is the result of a work related injury or illness, apply for Workers' Compensation benefits immediately.
 - Application forms are available from your school office, local, or school district office.
- E. Teachers' Pension Plan**
- Full pension service accrues while on paid sick leave.
 - If you are receiving benefits from the SIP: Short Term or Long Term plan, your pension service credit accrues without any contribution.

- If you are on an unpaid leave of absence for illness and not receiving disability benefits from any plan, refer to the following section on pensions under "For all other leaves".

F. Life insurance

- The various life insurance plans have different requirements for waiver of premium when you are disabled. You should check with your school board or local to determine what has to be done to maintain your coverage or to obtain a waiver of premium.
- If the group life insurance carrier is Great-West Life, you may contact your employer or BCTF Income Security for information.

G. Extended health benefits and dental benefits

- Check with your collective agreement and local to determine your eligibility for health benefits during a medical leave of absence, especially after sick leave has expired.
- If you are not eligible to maintain your group health benefits during an extended medical leave of absence you may purchase individual coverage from various carriers.
- Individual coverage may be purchased if you are receiving benefits from the Salary Indemnity Plan. Application forms may be obtained from the BCTF (Income Security Division).

For all other leaves

A. Premiums and coverage

Check with your local or school board office to ensure that premium payments and benefit coverage will be maintained for:

- BC Medical Services Plan (MSP)
- Extended health benefit plan (EHB)
- Dental Plan
- Group life insurance plan(s)

B. BCTF membership

If on an unpaid leave of absence, you retain active membership in the federation and your local without payment of fees.

C. Teachers' Pension Plan

- If on unpaid leave of absence, you may apply to the Teachers' Pension Plan to purchase the pension service based on the current monthly salary.
- If on leave of absence with full salary, pension contributions will be deducted and full pensionable/contributory service will be credited.
- If on leave of absence with partial salary, (e.g., reduced assignment and unpaid leave of absence for the balance of the original assignment or education leave with partial salary), contributions continue on the salary paid. You may apply to the Teachers' Pension Plan to make contributions on the difference between the salary being paid each month and the equivalent full-time salary for that month.
- If on maternity leave of absence, you may purchase up to 17 weeks with a possible extension to 24 weeks (*Employment Standards Act*) of pension service.
- Teachers' Pension Plan contributions are paid on top-up benefits for leaves provided under the *Employment Standards Act*.

- If on parental leave, you may purchase up to 35 weeks (*Employment Standards Act*) of pension service. Extended material leave or parental leave beyond the limits above may also be purchased as *general leave*.
- Contact the Teachers' Pension Plan or BCTF Income Security for application forms or information.

Please note that the regulations of the Teachers' Pension Plan contain restrictions on the number of months which can be purchased and deadlines for making payments. Check with the Teachers' Pension Plan (tpp.pensionsbc.ca) or the BCTF Income Security Division (1-800-663-9163, ext. 1921 or 604-871-1921)

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